

**PACA Facts Data**  
As of June 30, 2015  
For all Federally Insured Credit Unions

(Dollar Amounts in Millions)

Row	Metric	December 2013	December 2014	March 2015	June 2015	Annualized % Change Dec 14 to Jun 15	% Change Mar 15 to Jun 15
1	Number of Credit Unions Reporting	6,554	6,273	6,206	6,159	(3.63)	(0.76)
2	Number of Members	96,267,210	99,270,990	99,968,074	101,084,138	3.65	1.12
<b>BALANCE SHEET<sup>1</sup></b>							
3	<b>Total Assets</b>	1,061,962	1,122,088	1,158,513	1,168,257	8.23	0.84
4	<b>Loans Held for Sale</b>	2,002	2,637	3,489	3,888	94.88	11.44
5	Unsecured Credit Card Loans	42,593	45,973	44,733	45,844	(0.56)	2.48
6	All Other Unsecured Loans	29,296	32,202	31,618	32,822	3.85	3.81
7	Payday Alternative Loans	27	36	30	35	(6.69)	18.17
8	Non-Federally Guaranteed Student Loans	2,618	3,146	3,281	3,260	7.27	(0.65)
9	New Auto Loans	71,340	86,354	89,315	92,843	15.03	3.95
10	Used Auto Loans	127,381	143,682	147,289	152,939	12.89	3.84
11	1st Mortgage Real Estate Loans	268,462	292,279	296,958	306,161	9.50	3.10
12	Other Real Estate Loans	70,333	71,892	71,545	72,200	0.86	0.92
13	Leases Receivable	775	1,002	1,024	1,078	15.20	5.23
14	Other Loans	32,297	35,762	36,134	38,023	12.65	5.23
15	<b>Total Loans</b>	647,123	712,327	721,929	745,205	9.23	3.22
16	<b>Total Business Loans (Net Member Business Loan Balance)<sup>2</sup></b>	46,020	51,763	52,869	54,388	10.15	2.87
17	<b>Total Cash and Equivalents</b>	87,433	85,772	105,374	92,031	14.60	(12.66)
18	<b>Total Investments</b>	285,754	275,809	280,365	278,955	2.28	(0.50)
19	<b>Total Cash, Equivalents, and Investments</b>	373,187	361,581	385,740	370,986	5.20	(3.82)
20	<b>Total Liabilities</b>	40,696	50,351	50,176	56,072	22.73	11.75
21	Share Drafts	118,791	131,133	139,398	137,276	9.37	(1.52)
22	Regular Shares	297,822	321,144	341,278	344,260	14.40	0.87
23	Money Market Shares	212,326	219,482	224,573	225,639	5.61	0.47
24	Share Certificates	191,528	188,932	188,564	188,640	(0.31)	0.04
25	IRA/KEOGH Accounts	78,433	76,893	76,685	76,627	(0.69)	(0.08)
26	All Other Shares	8,209	8,169	8,508	8,743	14.07	2.76
27	Non-member Deposits	2,984	5,035	5,418	5,637	23.89	4.04
28	<b>Total Savings</b>	910,093	950,788	984,424	986,822	7.58	0.24
29	Undivided Earnings <sup>3</sup>	80,429	87,150	89,077	90,910	8.63	2.06
30	Regular Reserves	19,509	19,741	19,814	19,835	0.95	0.11
31	Appropriation for Non-Conforming Investments <sup>4</sup>	32	33	32	9	(142.27)	(70.23)
32	Other Reserves	12,849	14,013	14,136	14,530	7.39	2.79
33	Equity Acquired in Merger	1,360	1,837	1,922	2,077	26.11	8.05
34	Miscellaneous Equity	19	8	7	10	46.42	35.12
35	Unrealized Gains/Losses on Available for Sale Securities	(1,710)	217	1,058	102	(105.67)	(90.32)
36	Accumulated Unrealized Losses for Other-Than-Temporary Impairment (Due to Other Factors) on Held-to-Maturity Debt Securities	(25)	(18)	(11)	(11)	74.94	0.39
37	Unrealized Gains/Losses on CF Hedges	(0)	(67)	(90)	(52)	45.93	42.68
38	Other Comprehensive Income	(1,290)	(1,963)	(2,030)	(2,048)	(8.57)	(0.85)
39	<b>Total Equity</b>	111,172	120,949	123,914	125,363	7.30	1.17
40	Subordinated Debt Included in Net Worth	230	217	217	216	(0.79)	(0.50)
41	Adjusted Retained Earnings Obtained through Business Combinations	1,417	1,886	1,977	2,127	25.57	7.57
42	<b>Net Worth</b>	114,466	123,039	125,252	127,628	7.46	1.90
<b>INCOME STATEMENT<sup>1,5</sup></b>							
43	Total Interest Income	35,316	36,930	9,486	19,152	3.72	0.95
44	Fee Income	7,377	7,202	1,722	3,603	0.05	4.59
45	Other Operating Income	6,981	7,082	1,883	3,972	12.17	5.46
46	<b>Gross Income</b>	49,674	51,213	13,091	26,726	4.37	2.08
47	Interest Expense	6,184	5,903	1,444	2,924	(0.93)	1.25
48	Operating Expenses	32,920	33,974	8,763	17,744	4.46	1.25
49	Provision for Loan & Lease Losses	2,747	3,081	803	1,693	9.86	5.42
50	Other Income (Expense)	299	455	135	249	9.56	(7.41)
51	<b>Net Income</b>	8,121	8,710	2,216	4,615	5.97	4.11
<b>Key Ratios</b>		<b>December 2013</b>	<b>December 2014</b>	<b>March 2015</b>	<b>June 2015</b>		
52	Net Worth Ratio	10.77	10.96	10.81	10.92		
53	Delinquency Ratio	1.01	0.85	0.69	0.74		
54	Net Charge-Off Ratio <sup>5</sup>	0.57	0.50	0.47	0.46		
55	Gross Income / Average Assets <sup>5</sup>	4.77	4.69	4.59	4.67		
56	Net Operating Expenses / Average Assets <sup>4</sup>	2.45	2.45	2.47	2.47		
57	Cost of Funds / Average Assets <sup>5</sup>	0.59	0.54	0.51	0.51		
58	Return on Average Assets <sup>5</sup>	0.78	0.80	0.78	0.81		
59	Fixed Assets & FRAs/ Total Assets	2.33	2.29	2.23	2.23		
60	Loans / Shares Ratio	70.89	74.92	73.34	75.52		
<p>NOTES</p> <p>1. All dollar values for the balance sheet and income statement are in millions.</p> <p>2. Credit unions report business loans by collateral types. The total-loans figure in row 15 includes business loans from row 16.</p> <p>3. Includes year-to-date net income.</p> <p>4. Item in row 31 is only reported by state-chartered credit unions.</p> <p>5. All dollar amounts for income and expenses are year-to-date, while corresponding percentage changes and performance ratios in rows 54-58 are annualized. The</p>							

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Prepared by:  
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Examination & Insurance